

CITIZENS SAVINGS BANK

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Spillville, Iowa 52168
Phone: (563) 562-3674
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104 4th St. NW
PO Box 67
Fort Atkinson, Iowa 52144
Phone: (563) 534-7211
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July 30, 2009

City of Spillville
Attn: Michael T. Klimesh, Mayor
Spillville, Iowa 52168

Michael,

The Citizens Savings Bank is willing to borrow the City of Spillville, an amount up to \$350,000.00 for the improvements to the City's wastewater treatment facility. This amount will be 25% of the total project. This loan is subject to the City obtaining funding for the remaining portion of the project.

Sincerely,

A handwritten signature in cursive script that reads "David J. Riha".

David J. Riha
Pres/CEO
Citizens Savings Bank



Member
FDIC